

## Message Text

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PAGE 01 MASERU 01289 260945Z  
ACTION CPR-01

INFO OCT-01 AF-10 ISO-00 L-03 JUSE-00 OPR-02 A-01  
TRSE-00 /018 W

-----067417 261115Z /17

R 260921Z AUG 77  
FM AMEMBASSY MASERU  
TO SECSTATE WASHDC 7470

UNCLAS MASERU 1289

FOR PROTOCOL

E.O. 11652: N/A  
TAGS: PDIP, LT  
SUBJECT: REQUIREMENTS FOR AUTOMOBILE LIABILITY INSURANCE

REF: STATE 189095

1. ANSWERS TO QUESTIONS IN REFTEL FOLLOW:

A. IN LESOTHO ALL CAR OWNERS, DIPLOMATIC MISSIONS INCLUDED,  
MUST HAVE THIRD PARTY - PERSONAL INJURY INSURANCE.

B. THERE IS NO MINIMUM COVERAGE AMOUNT REQUIRED. AT THE TIME  
OF SETTLING A CLAIM, THE WORTH OF AN INDIVIDUAL (MEASURED BY  
MONTHLY INCOME) IS TAKEN INTO CONSIDERATION WHEN COMPENSATING  
THE PERSON FOR TIME LOST FROM WORK. THE REQUIREMENT TO OBTAIN  
THIRD PARTY - PERSONAL INJURY INSURANCE IS ENFORCED IN TWO WAYS.  
FIRST, TO ORIGINALLY REGISTER A VEHICLE, THE PROOF OF INSURANCE  
MUST BE PRESENT. SECOND, AT THE BEGINNING OF EVERY YEAR, THE  
POLICE CHECK VEHICLES FOR THE REQUIRED WINDSHIELD INSURANCE DISC  
AND FINE OWNERS WITHOUT A VALID INSURANCE DISC. THEY WILL WARN  
OR FINE DIPLOMATS AS WELL AS OTHERS.

C. N.A.

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D. N.A.

E. LOCAL LAW DOES PROVIDE FOR DIRECT LEGAL ACTION AGAINST INSURERS.

F. THERE REALLY IS NO WRITTEN CONTRACT WITH THIS INSURANCE,  
ALTHOUGH THE INSURED MUST KEEP THE VEHICLE ROAD-WORTHY.

G. N.A.

H. ALTHOUGH HOST GOVERNMENT PROVIDES NO ASSISTANCE, IT IS VERY EASY TO PURCHASE THE REQUIRED INSURANCE.

I. PREMIUM RATES ARE THE SAME FOR EVERYONE.

J. THERE IS NO REAL CONTRACT. DIPLOMATS HAVE THE SAME AGREEMENT AS EVERYONE ELSE.

K. NO

L. N.A.

M. YES

N. NO, IT DOES NOT SEEM TO BE NECESSARY SINCE THE INSURANCE COMPANY HAS ALWAYS SETTLED THE CLAIMS WITHOUT GOL INVOLVEMENT.

2. F.Y.I.

SHOULD USG REQUIRE INSURED DIPLOMATS IN USA TO WAIVE IMMUNITY FROM LIABILITY FOR COVERED ACTS IN ADVANCE, GOL WILL ALMOST CERTAINLY RECIPROCATATE BY REQUIRING THE SAME.STOKES

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NNN

## Message Attributes

**Automatic Decaptioning:** X  
**Capture Date:** 01-Jan-1994 12:00:00 am  
**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
**Concepts:** INSURANCE, DIPLOMATIC PRIVILEGES, AUTOMOBILES  
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**Copy:** SINGLE  
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**Decaption Note:**  
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**Executive Order:** N/A  
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**Original Handling Restrictions:** n/a  
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**Reference:** 77 STATE 189095  
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**SAS ID:** 1470125  
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**Status:** NATIVE  
**Subject:** REQUIREMENTS FOR AUTOMOBILE LIABILITY INSURANCE  
**TAGS:** PDIP, LT  
**To:** STATE  
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**Review Markings:**  
Margaret P. Grafeld  
Declassified/Released  
US Department of State  
EO Systematic Review  
22 May 2009  
**Markings:** Margaret P. Grafeld Declassified/Released US Department of State EO Systematic Review 22 May 2009